

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: :
: Case No.: 17-10177(MDC)
Felecia N. Harcum :
: Chapter 13
Debtor(s) :

MOTION TO MODIFY PLAN AFTER CONFIRMATION

The Debtor, Felecia N. Harcum, by and through her undersigned counsel, hereby move to modify her Chapter 13 Plan and in support thereof aver as follows:

1. Debtors filed a Chapter 13 Bankruptcy on or about January 10, 2017.
2. The Chapter 13 filing was assigned case number 17-10177-MDC.
3. The Chapter 13 Plan was confirmed by this Honorable Court on or about December 14, 2017.
4. On or about May 19, 2020 the Chapter 13 Trustee filed a Motion to Dismiss for Failure to Make Payments.
5. Due to COVID-19, Debtor was unable to make complete payments to the Chapter 13 Trustee due to decreased hours. The Debtor temporarily returned to full-time but has been reduced again due to increased restrictions.
6. Pursuant to the recently enacted CARES Act, Debtor has experienced a material financial hardship, directly or indirectly caused by the COVID-19 virus.
7. Debtor's Plan was originally Confirmed prior to March 27, 2020.
8. In light of this, and to avoid dismissal of her case, Debtor is humbly requesting that she be allowed to modify and extend her Chapter 13 Plan to 7 years.

9. This Plan remains a pro-rata payback to the unsecured creditors. (See proposed modified Plan marked as "Exhibit A").

10. Lastly, this Plan is feasible based on the Debtor's current income and expenses. (See Amended Schedules I & J marked as "Exhibit B").

WHEREFORE, the Debtor requests that she be permitted to modify her Chapter 13 Plan for the above-stated reasons.

Dated: August 13, 2020

/s/Brad J. Sadek, Esq.

Brad J. Sadek, Esq.
Attorney for Debtor
1315 Walnut Street
Suite #502
Philadelphia, PA 19107

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**ORDER GRANTING DEBTOR'S MOTION TO MODIFY PLAN AFTER
CONFIRMATION**

AND NOW, this _____ day of _____, 2020 upon
consideration of the Motion to Modify the Chapter 13 Plan after Confirmation it is hereby
ORDERED and DECREED that the Chapter 13 Plan may be modified in accordance
with the Debtor's Motion;

FURTHER ORDERED:

Magdeline D. Coleman
Chief U.S. Bankruptcy Judge

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CERTIFICATE OF SERVICE

I, Brad J. Sadek, Esq., certify that on the date indicated below served a true and correct copy of the Debtor's Motion to Modify Chapter 13 Plan and Notice of Motion was served by electronic delivery or Regular US Mail to the Debtor, the Trustee, all secured, priority and affected creditors per the address provided on their Proof of Claims and on the following parties:

William C. Miler, Esq.
Standing Chapter 13 Trustee

Pennsylvania Housing Finance Agency
211 North Front Street
Harrisburg, PA 17101

City of Philadelphia
Law Department, Tax Unit
Bankruptcy Group, MSB
1401 JFK Blvd., 5th Floor
Philadelphia, Pa 19102

Dated: August 13, 2020

/s/Brad J. Sadek, Esq.

Brad J. Sadek, Esq.

Attorney for Debtor
1315 Walnut Street
Suite #502
Philadelphia, PA 19107

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Notice of Motion, Response Deadline and Hearing Date

Brad J. Sadek, Esq., attorney for the Debtor in the above captioned matter has filed a Motion to Modify Chapter 13 Plan for the reasons detailed in the enclosed Motion.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this Bankruptcy case. (If you do not have an attorney you may wish to consult an attorney).

1. If you do NOT want the court to grant the relief sought in the motion, then on or before September 3, 2020 you or your Attorney must do ALL of the following: If you mail your answer to the clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

(a) file an answer explaining your position at:

United States Bankruptcy Court
Eastern District of Pennsylvania
900 Market Street, Suite 400
Philadelphia, PA 19107

(b) mail a copy to the movant's attorney:

Brad J. Sadek, Esq.
Sadek and Cooper
1315 Walnut Street #502
Philadelphia, PA 19107

2. If you or your attorney do not take the steps described in paragraphs 1(a) and 1(b) above and attend the hearing, the court may enter an order granting the relief requested in the enclosed motion.

3. A hearing on the motion is scheduled to be held before The Honorable Magdeline D. Coleman on **September 10, 2020 at 11:00 AM at The United States Bankruptcy Court, 900 Market Street, Philadelphia, PA 19107, Courtroom #2.**

4. You may contact the Bankruptcy Clerks office at (215) 408-2800 to find out whether the hearing has been cancelled because no one filed an answer.